## THE TRIALS OF SMUGGLING, OR DISPOSING OF AN ELEPHANT.

Visions of a Fortune Made in Silk Free of Customs Dues Dispelled by Unusual III Luck.

BY ALFRED HENRY LEWIS.

(Copywright, 1932, by Robert Howard Russell.

At once I sought Harris and over a glass of Burgundy—ever a favorite wine with me—we struck agreement. As a finale, we each put in fifteen thousand dollars and with the whole sum of thirty thousand dollars, Harris pushed forth for Europe, while I remained behind. Harris visited Lyons; and our complete investment was in a choleest kind of Lyons silk. The rich fabrics were packed in a dozen trunks—not all alike, these trunks; but differing, one from another, by the North, and later with a congress the prevent by the North, and later ruin of myself throug the machinations of the Revenue office as both a political and a personal foc. And I felt, not alone morally free, but was impelled besides in what I deemed a spirit of justice to myself, to wage war against it as best I might. It was on such argument, where the chance proffered, that I sought wealth as a smuggler. I would depicte the government-forage as it were on an enemy-thereby to fatten my purse. Of course, as my hair has whitened with the sifting frosts of years. I confess that my sophistries of smuggling seem less and less plausible, while

might seem able to lay claim.

This tale shall be told in simplest periods. That is as should be; for expression should ever be meck and subjugated when one's story is the mere story of a cheat. There is scant room in such residules to be to be proposed in the story of the stor story of a cheat. There is scant room in such recital for heroic phrase. Smuggling and paint it with what genius one may can be nothing save a skulking, hiding. fear-eaten trade. There is nothing about it of bravery or dash. How, therefore, it of bravery or dash. How, therefore, and at eight o'clock of a dark, a read laughter may one wax stately and avoid laughter, may one was stately an any telling of its ignoble details? When, following my unfortunate crash in tobacco. I had cleared away the last fragment of the confusion that reigned

in my affairs, I was driven to give my nerves a respite and seek a rest. For three months I had been under severest circss. When the funeral was done-for funeral it seemed to me—and my tobacco enterprise and those hopes it had so fattened were forever laid at rest, my nerves sauk exhausted and my brain was fin a whirl. I could neither think with clearness nor plan with accuracy. Moreover, I was prey to that depression and lack of confidence in myself, which come snevitably as the corollary of utter weari-

aside thought of any present formulation of a future. I would rest, recover poise, and win back that optimism that belongs with health and youth. This was wisdom; I was jaded beyond belief; and fa-tigue means dejection, and dejection spells pessimism, and pessimism is never sagacious or excellent in any of its pro-

of, many apply themselves to drink; some rush to drugs; for myself, I take to mu-sic. It was mid-winter, and grand opera was here. This was fortunate. I buried myself in a box, and opened the very harmonies. In a week thereafter, I might my eye bright, my mind clear and sensi-bly clate. Life and its premises seemed mightly refreshed.

Mo one has ever called me superstitious, and yet to begin my course—charting for a new career, I harked back to the one Astor House. It was there that brilliant thought of tobacco overtook me two years before. Perhaps an inspiration was to dwell in an environment. Again I regis-tered, and finding it tenantless, took over again my old room

Still I cannot say and it is to that hos-telry's credit, that my domicile at the Astor nided me to my smuggling resolves. Those last had growth somewhat in this fashion: I had dawdled for two hours over coffee in the cafe-the room and the employment which had one-time brought me fortune—but was incapable of any thought of value. I could decide on noth-ing good. Indeed, I did nothing but mentally curse those Washington revenue mis-creants who, failing to blackmail me into a partnership, had destroyed me for re-

Whatever comfort may lurk in curses, at least they carry no money profit; so after a fruitless session over coffee and maledictions, I arose, and as a calmative, walked down Broadway. At Trinity churchyard, the gates being open, I turned in and began ramblingly to twine and in and began ramblingly to twine and in twist among the graves. There I encountered a garrulous old man, who, for his own pleasure, evidently, devoted himself to my information. He pointed out the grave of Fulton, he of the steamboats; then I was shown the tomb of that Lawrenne who would "never give up the ship"; from there I was carried to the last low bed of the love-wrecked beautiful

My eye at last, by the alluring voice and finger of the old guide, was drawn to a spot under the tower where sleeps the Lady Cornbury, dead now as I tell this, hardby two hundred years. Also I was told of that Lord Cornbury, her husband, once governor of the colony for his relative, Queen Anne; and how he be-came so much more efficient as a smuggler and a customs cheat, than ever he as an executive, that he lost in 1708 was as an executive, that he lost in 1708 his high employment.

Because I had nothing more worthy to

because I had nothing more worthy to becupy my leisure, I listened—somewhat listlessly, I promise you, for after all I was thinking of the future, not the past, and considering of the young rather than those old dead folk, obscure, forgotten in those old dead folk, obscure, forgotten in their slim graves—I listened, I say, word-lessly to my gray historian, and some-how, after I was free of him, the one thing that remained alive in my memory was the smuggling story of our Viscount

Among those few acquaintances which I had formed during my brief prosperity was a gentleman named Harris, who had owned apartments under mine on Twenty-second Street. Harris was elegant, edu-cated, traveled, and apparently well-to-do in riches. Busy with my own mounting fortunes, the questions of who Harris was? and what he did, and how he lived? was? and what he did? and how he lived? never rapped at the door of my curiosity for reply. One night, however, as we sat over a late and by no means a first bottle of winc, Harris himself mformed me that he was employed in smuggling; had a partner-accomplice in the Customs House, and perfect arrangements aboard a certain ship. By these last double advantages, he came aboard with twenty trunks; if he so pleased, without risking snything from the inquisitiveness or logarithms. anything from the inquisitiveness or lo-quacity of the officers of the ship; and later debarked at New York with the cer-tainty of going scatheless through the customs as rapidly as his Inspector part-ner could chalk scrawingly "O. K." upon the sundry plees of baggage.

ner could chaik scrawingly "O. K." upon his sundry pleces of baggage.

Coming from Old Trinity, still mooting the shift trunk was the combury and his smugglings, my thoughts turned to Harris. Also, for the earliest time. I began to consider within myself whether smuggling was not a field of business wherein a pushing man might grow and reap a harvest. The idea came to me to turn "free-trader." Ask Lor Quin wender to government had destroyed me; I would make reprisal. I would give my hand to smuggling and spoil the Egyptian.

"In government had destroyed me; I would make reprisal. I would give my hand to smuggling and spoil the Egyptian." "I did," s

trunks; but differing, one from another, so as to prevent the notion as they stood about the wharf that there was aught of relationship between them or that one

of relationsing between them of that one man stood owner of them all.

It is not needed to tell of my partner's voyage of return. It was without event and one may safety abandon it leaving its relation to Harris, himself, if he be yet alive and should the spirit him so move. It is enough for the present purmove. It is enough for the present pu pose to learn that in due time the trunks holding our precious silkbolts, with Harris as their convoy, arrived safe in New York. I had been looking for the boat's coming and was waiting eagerly on the wharf as her lines and her stagings were run ashore. Our partner, the Inspector, ernuggling itself loses whatever romantic glamour it may have been invested with or what little color of respect to which it and who was to enjoy a per cent. of the his name affixed to the end of cach various trunk, and it thereupon with the balance of inspected baggage was prompt-ly piled upon the wharf.

foggy April evening, there still remained one of our trunks-the largest of all, it was-on the wharf. The dray had de-parted with the second load for that concealing loft on Reade Street which, in Harris' absence, I had taken to be used as the depot of those smuggling opera-tions wherein we might become engaged. I had made every move with caution; I

Harris' absence. I had taken to be used as the depot of those smuggling operations wherein we might become engaged. I had made every move with cattors, and the content of was here. This was fortunate. I buried mountain of baggage wherewith the myself in a box, and opened the very pores of my ears to those nerve-healthful inspectors, a man I had never seen but whom I knew, by virtue of his rank, to call myself recovered. My soul was cool, the superior to our chalkwielding coparting eye bright, my mind clear and sensibly elate. Life and its premises seemed appeared to bear me company in a distant, non-communicative way. This cus

that last trunk. I can tell it by the way he acts. A bit later, when I come ashore, hell ask to have it opened. Should he do so, we're gone, you and me." This last was to me. Then to Quin: "Do you see that tall lean Swiss, with the long boots and porcelaine pipe? He's in an ugly mood, doesn't speak English, and within one minute after you return to the whore, he and I will be entangled in a wharf, he and I will be entangled in a rough and tumble riot. I'll attend to that The row will be prodigious. The chief will be sent for to settle the war, and when he leaves the wharf. Quin, don't wait; seize on that silk trunk and throw it into the river. There's iron enough calmped about the corners to sink it; be-sides it's packed so tightly it's as heavy as lead, and will go to the bottom like an anvil. Then from the pile pull down some trunk similar to it in looks and

baggage.
Suddenly there came a mighty uproar Suddenly there came a mighty upon aboard ship. Lorns and the Swiss, the latter already irate over some trouble he had experienced, were rolling about the deck in a most violent scrimmage, the Swiss having decidedly the worst of the wars. The chief rushed up the plank: Lorns and the descendant of Tell and Winkelried, were torn apart; and a double din of explanation ensued. After ten minutes, the chief was able to straighten out the difficulty-whatever its pretend-ed cause might be I know not—for I held myself warily aloof, being not a little alarmed by what Lorns had communicated—and repaired again to his station upon the wharf. As he came down the plank, Quin who had not been a moment behind him in going aboard to discover the rea-sons of the riot, followed him. Brief as was that moment, however, during which Quin had lingered behind, he had made the shift suggested by Lorns; the silk trunk was under the river, a strango trunk stood in its stead. As the chief returned, he walked straight to this sus-pected trunk and tipped it down with his foot. Then to Quin:

"Ask Lorns to step here."
Quin went questing after Lorns; shortly
Lorns and Quin came back together. The chief turned in a brisk, sharp, official way

"Did you inspect this trunk?"
"I did," said Lorns, looking at the chalk

and innocent of aught contraband. The chief wore a puzzled, dark look; he felt that he'd been cheated, but he couldn't say how. Therefore, being wise, the chief gulped, said nothing, and as life is short and he had many things to do, soon after left the clocks and want his way. left the docks and went his way.

"That was a squeak!" said Lorns when we were at last free of the danzerous

"That was a squeak!" said Lorns when we were at last free of the danzerous a grin; "do as much for me sometime." chief. "Quin, I thank you."

"That's all right," retorted Quin. with That night, with the aid of a river rat, our trunk, jettisoned by the excellent Quin was fished up; and being tight as a dram its contents had come to little harm with their sudden baptism. At last, our dozen silk trunks—holding a treasurer of thirty thousand dollars and whereon we looked to clear a heavy profit—were safe in the Reade Street loft; and my hasty heart which had been beating at double speed since that almost fatal interference, slow-do to normal count.

One might now suppose that our woes were at an end, all'danger over, and nothing to do but dispose of our shimmering cargo to best advantage. Harris and I were of that spirit-lifting view, we began on the very next day to feel about for customers.

Harris, whose former smuggling exploits had deait solely with gems, knew as little of silk as did I. Had either been expert wo might have foreseen a coming peril into whose arms we in our blindness all but walked. No, my children, our troubles were not yet done. We had escaped the inguiling suck of Charybdis, only to be darted upon by those six grim mouths of her sister monster, Scylla, over the way.

Well do I recall that morning. I had seen but two possible purchasers of silks when Harris overtook me. His eye shone with alarm. Lorns had run him down with the news—however, he himself discovered it, I never know—that another gulf was yawning. Harris hurried me to our Reade Stret lair and gave particulars.

"It seems," said Harris, quite out of breath with the speed we'd made in

How to Prepare a Manuscript. In preparing manuscripts use plain white paper and good black ink. Don't use paper that is flimsy or transparent or so spongy that the ink is likely to blur, nor sheets that are of different sizes or that have been torn out of a notebook and lett with the rough edges untrimmed. The two sizes of sheets that are most gen erally used are commercial note and let-ter paper. If you have to send out hand-

... THE ...

# some trunk similar to it in looks and stand it in its place. Give the new trunk my mark, as the chief has already read the name on the trunk. Go Quin; I-rely on you." "You can trust me, my boy," retorted Quin cheerfully, and turning on his leel, he was back on the wharf in a moment, and apparently busy about the pile of harrage.

Life Ins. Co. HAS

Securities to \$100,000 the Value of

ON DEPOSIT WITH THE Treasurer of the State of Va.

FOR THE Protection of Policy-Holders.

> Which is \$25,000 More than has been deposited by any other life insurance company.

## FREE BALM THIS

A PERFECTLY FAULTLESS COMPLEXION GUARANTEED



The crowning glory of the face is a faultless, clear, beautiful complexion, with its radiant glow, its youthful tinge, and its fine, smooth texture.

But the question is, can such a complexion be attained?

In this wonderfully progressive age of art, literature and science; of the steam engine, the mighty cannon, the electric motor, the wireless telegraph and the ponderous fabric-making machines; what is there that is impossible?

By a careful study of the nature and texture of the skin, and a thorough research in the realms of chemistry and compounding of ingredients, a remedy has been at last perfected that will accomplish these results.

WHAT FACE BLEACH IS. Face Bleach is not a cosmetic to cover up, but it absolutely removes orce and forever all the discolorations and blemishes to which the complexion is subject. I can positively guarantee every woman it will do all I claim. Its action on the skin cannot fail to remove every detect, as it draws out the impurities and discolorations which have accumulated in the undernkin, and gradually and imperceptibly scales of, conformably to nature (in the form of an exceedingly fine dandruff), a slight surface of the outer diseased or dead cultiele, removing the dead cells of the skin which clog the pores, allowing the impurities which cuttlele, removing the dead cells of the skin which clog the pores, allowing the impurities which are thrown off by the blood, to escape, leaving the under skin—beautiful, youtful-looking and delicately tinted by nature—clear, smooth and perfect; it tones up the nexyes and glands of the impurities, which have collected in these glands.

This action of Face Bleach hermonizes with the laws of nature and hygiene, the two factors which we must adhere to and follow, if we wish to improve permanently our personal appearance.

Face Bleach, if used according to the new special directions which accompany each bottle. Will not make the skin noticeably rough at all, and no one will know you are using it, nor will it cause any disagreeable sensation after application.

Many have endeavored to imitate the action of Face Bleach, but they all fall in that they employ Acids or Chlorides of Scolium or Potassium, which instead of drawing out the impurities and discolorations, as my Face Bleach does, drives them back into the system, only to re-appear soon again in a worse form.

THOUSANDS BENEFITED. Thousands of patrons, who were annoyed and vexed This remedy is Mme. A. Ruppert's Face Bleach.

employ Acids or Chlorides of Scotium or Podassium, which insice the system, only to re-appear and discolorations, as my Face Bleach does, drives them back into the system, only to re-appear soon again ince worse form.

THOUSANDS BENEFITED. Thousands of patrons, who were annoyed and vexed with most miserable complexions, have been delighted with the grand improvement MADAME RUPPERT'S FACE BLEACH has produced in their skins. Many complexions covered with pimples, freekles and ecrematous eruptions (itching, burning and annoying) have been changed to bright, beautiful skins, and the improvements made in their looks were simply marvelous. There is scarcely a defect to which the complexion is heir which will not succumb to this wonderful remedy. Premature wrinkles and lines—those inroads of beauty—are quickly effaced, and those muddy, disfiguring, sallow, jaundleed skins are quickly transformed into clear, wholesome ones by its use. Flabby skins—which also mark the ravages of time—become firm and smooth after a few applications. Ekin troubles which have baffled the most skilful physicians have been removed and cured promptly, and many have expressed personally and by letter, their heartiels and profoundest thanks for this wonderful face Bleach.

If your skin contains any impuritles, you should procure MADAME RUPPERT'S FACE, BLEACH at once and clear your complexion; for, if the impurities remain too long in the skin, they injure the net work and leave scars, pits and enlarged pores, and if the net work of the skin is injured, these disfiguring blemishes cannot be entirely eradicated, and the longer these impurities remain in the skin the worse the complexion becomes; hence, it is most important that you attend to this matter as soon as possible.

In most cases the effects of Face Bleach are much improved when accompanied by the use of her Egyptian Balm, and in order, that our patrons may have an opportunity to use the Face Bleach. We make this liberal offer in order that every patron may obtain the very best results f

#### The Cohen Co., Sole Agents.

written copy never write it in pale ink or in lead pencil, or in backhand, which as a rule is extremely difficult to make out. Cultivate a round, clear, 500d-sized, alter the back of it in order to save another the back of it in order to save ano rule is extremely difficult to make out. Cultivate a round, clear, good-sized, aimost vertical hand, and form the habit of leaving a wide space between the lines. Write, of course, on only one side of the paper, and if you find, near the end, that you are going to run a few lines over Wiley, in the April Ladies' Home Journal.

A NNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1901, OF THE CONDITION AND AFFAIRS OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND, ORGANIZED UNDER THE LAWS OF GREAT BRITAIN, MADE TO THE AUDITOR OF TUBLIC ACCOUNTS OF THE COMMONWEALTH, OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

Manager-ARCHIBALD G. McILWAINE, JR.
Principal Office in United States-57 AND 59 WILLIAM STREET, NEW
YORK. YORK.

General Agent in Virginia—MILTON J. STRAUS; residence, Richmond, Va.

Organized or Incorporated—1801.

Commenced Business in United States—1879.

ASSETS.

Value of real estate owned by the company

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

Market Value,

BONDS AND BIOCKS OWNED TIEST	Market Value, Not		
		Including	
	Par	Accrued	
Description.	Value.	Interest.	GOVER.
United States registered bonds	\$ 288,500 00	\$ 399,723 75	
Traltimore and Obio Ballroad Dullus	142 500 00	137,737 50	
Crock Crock R R. Co. nrst mortgage	07 000 00	28,890 00	
	27,000 00		
Chesapeake and Ohio R'way Co. bonds	67,500 00	79,108 23	
	F 000 00	5,250.00	
mortgage registered bonds	5,000 00	82.892 50	
Chi Mil and St. Palli It way Co. Donds	71,000 00	02,035 00	1
Chicago Rock island and Pacific Rail-	00 000 00	110,700 00	
way Co. bonds	90,000 00	12,266 66	
	10,000 00	12,500 00	
Chicago and Northwestern Railway Co.	= E0 000 00	50.958 33	
bonds	50,000 00	22,633 34	
Circinnati, Dayton and Ironton bonds.	20,000 00	22,000 01	118485
Cin., Ind'lis, St. Louis and Chic. R'y	100 000 00	102,333 33	
Co. bonds	100,000 00	105,000 00	3 7 7
Delaware and Hudson Canal Company	25,000 00	36,166 67	MEELS
(Penn. Div.) bonds		28,041 66	
Flint and Pere Marquette bonds	25,000 00	20,011 00	THE RES
lilinois Central R. R. Co. (Western Lines)	100,000 00	112,333 33	
	50,000 00	60,000 00	
Lake Erie and Western R. R. Co. bonds.		- 26,437 50	1550
Lehigh Valley R. R. Co. (N. 1.) Bollus.	25,000 00	-0,751 00	
Lehigh Velley R. R. Co. (N. Y.) bonds Milwaukee, Lake Shore and Western	3,000 00	4,065 00.	
consolidated bonds	3,000 00	4,000 00.	
Mii., Lake Shore and Western Exten.	50,000 00	62,458 34	
and Improv. bonds River	60,000 05	02,103 03	
and Improv. bonds	6,000 00	5,642 50	
(Lake Shore Conateral) bolids	0,000 00	0,022 05	
	50,000 00	53,000 00	25.53
Co. bonds	50,000 00	DO,000 GD	
Co. bonds	3.000 00 *	3,465 00	
bonds	10,000 00	12,366 67	100000
St. Louis and Iron Mountain R'wy Co.	10,000 00	12,000 01	
general consolidated railway and land			MAY, SAFE
grant gold bonds	35,000 00	40,512 50.	
	00,000,00	10,015 00.	
St. Paul, Minneapons and Manitoba	75,000 00	83.812 50	
bonds	25,000 00	28,750 00	
State of Massachusetts registered bonds.	25,000 00	27,625 00	
Sizie of Massachusetts registered bonds.	20,000 (0	21,020 00	
Grant County (New Mexico) Railroad	10,000 60	9,650 00	
New York city consolidated stock bonds.	120,000 00	118,800 00	
New York city consolidated stock bonds.	50,000 00	56,250 00	
City of Richmond (Va.) bonds	85,000 00	30,20 00	
Bultimore and Ohio R. R. Co. non-cumu-	\$.500 00	7,990 00	
lative preferred stock	4,000 00	11000 00	Hone of
Milwankee Underwriters' Association	83 00	83 00	
Total par and market value (car-		00 00	100
ried out at market value)	\$ 1,567,083 00	\$ 1.809,943 41	
[]		The state of the s	1,809.9
Cash in the company's principal office	Macadia walled a	The solution of parties	\$ 17.6
Cash in the company's principal onice	Total Control of the Control of the Control of the		37 000 11

Aggregate amount of all assets of the company, stated at their actual value \$2.600.927 59 

Total amount of all liabilities, except capital stock and net

DISBURSEMENTS DURING THE YEAR. Net amount paid during the year for losses \$1,073,711 40
Paid for commission or brokerage \$23,780 21
Paid for salaries, fees, or other charges of officers, clerks, agents, and all other employes \$150,865 28
All other payments and expenditures \$128,858 22 Aggregate amount of actual disbursements during the year in cash \$1.738.548 \$2 BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR. Risks written \$1,344.850 60
Premiums received (gross) \$2,408 18
Losses paid \$35,182 53
Losses incurred \$35,182 53
Losses (Signed) A. J. McILWAINE, JR., Manager.
State of New York, city of New York—ss., Sworn to January 25, 1902, before
CHARLES EDGAR MILLS, Commissioner.

### Julius Straus & Son, Agts.,

A NUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1901, OF THE CONDITION AND AFFAIRS OF THE QUEEN INSURANCE COMPANY OF AMERICA, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUD. FOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN FURSUANCE TO THE LAWS OF VIRGINIA.

President—EDWARD F. BEDDALL.
Sceretary—NEVETT S. BARTOW.
Principal Office—43 CEDAR STREET, NEW YORK CITY.
Organized or Incorporated—SEPTEMFER 11, 1891.
Commenced Business—SEPTEMBER 11, 1891. 

United States Government bonds.......
New York State Canal Improvement
Loan bonds ......
Net York City consolidated bonds......
City of Brookland Gravesend Improve-\$ 214,802 76 50,000 00 1,012,000 00 bonds
New York and Harlem R. R. Co. stock.
United New Jersey Railroad and Canal
Co.'s stock 43,300 00 99,744 18 Lack. and Western Railroad Co.'s 51,700 00 56,983 33 Watertown and Ogdensburgh 106,135 00 95,000 00

Stock
Reme, Watertown and Ogdensburgh
Railroad Co.'s stock
Pittsburgh, Fort Wayne and Chicago
Railroad Co.'s stock
Morris and Essex Railroad Co.'s stock.
Rensselaer and Saratoga R. R. Co.'s stock
Illinois Centrai (Leased Line) Railroad
Co.'s stock
Fort Wayne and Jackson Railroad Co.'s
stock 100,000 09 

45,000 00 Pennsylvania Co. general inoticage R. R. bonds.

Morris and Essex first consolidated mortgage R. R. bonds.

Like Shore and Michigan Southern R. R. bonds.

Chi. St. Paul, Minn. and Omaha consolidated mortgage R. R. bonds.

Northern Pacific, Prior Lien and Land Grant R. R. bonds.

Union Pacific first mortgage and land grant gold R. R. bonds. 50,000 00 110,000 00 47,000 00 25,000 00 28,555 99 -100,000 00 92,197 18 50,000 00 52.193 63

Total par and market value (car-ried out at market value)..... Cash in company's principal office.

Cash belonging to the company in bank.

Interest due and accrued on bonds not included in market value....

Irterest due and accrued on bank balances

Gross premiums (as written in the policies) in course of collection, not more than three months due.

All other property belonging to the company

Amount of premiums unpaid on policies which have been issued more than three months (inside).

\$4,125.62

Aggregate amount of all assets of the company, stated at their actual value \$5,062.846 13

Gross claims for adjusted and unpaid lesses due and to become due

Gross losses in process adjustment or in suspense, including all reported and supposed losses

Losses resisted, including interest, costs and other expenses thereon.

54,529 00 

Total unearned premiums as computed above

Due and accrued for salaries, rent, advertising, and for agency and
other miscellaneous expenses

State, city, county, or other taxes and assessments, \$25,402.93; commissions, brokerage and other charges due and to become due to
agents and brokers, on premiums paul and in course of collection,
\$108,001.19; return premiums, \$18,341.44; reinsultance, \$7,618.77; premiums paid in advance, \$1,806.31. Total amount of all liabilities, except capital stock and net

surplus ...

Jeint-stock capital actually paid up in east

Surplus beyond capital and all other liebilities ...... Aggregate amount of all liabilities, including paid-up capital stock and net surplus. \$5.062.846 19

RECEIPTS DURING THE YEAR. 

Net cash actually received for premiums. 2,237,373 17
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources. 134,184 54
Income received from all other sources. 29,824 07 

Aggregate amount of actual disbursements during the year in cash .....

Risks written
Tremiums received (gross)

Lesses paid

G. W. BURCHELL, Vice-President, Signed)

State of New York, city of New York—83: Sworn to January 21, 1902, before
T. LIVINGSTONE KENNEDY, Notary Public.

MONTAGUE & CO., Agents 5 North Tenth Street.